

# NOAA Travel Card Monitor (TCM) Responsibilities

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# Logging into PaymentNet

Website: <https://gov1.paymentnet.com/Login.aspx>

Organization ID: USDOCSP

User ID:

Pass Phrase:

If you do not have a User ID or have forgotten your User ID, please contact your servicing AOPC below:

## **All Offices other than NMFS and NWS contact**

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## **NMFS Offices contact**

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## **NWS Offices contact**

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[Yvette.garnett-singleton@noaa.gov](mailto:Yvette.garnett-singleton@noaa.gov)

**The *How to Run Format Reports in PaymentNet* Guide below will help you log into the system, guide you through PaymentNet, and run reports.**

<http://www.corporateservices.noaa.gov/~finance/docs/How%20To%20Format%20Reports%20in%20PaymentNet.docx>

# Purpose of Monitoring J.P. Morgan Chase Government Travel Cards

- To detect misuse or potential misuse and to advise the cardholder's supervisor to take corrective action.
- To encourage timely payment on accounts in order to prevent delinquencies from occurring.
- To ensure cardholders are in the correct hierarchy.
- To ensure cardholders are up-to-date on the GSA travel card training.

# Monitoring Travel Card Delinquency is an OMB Requirement

- OMB Circular A123 [http://www.whitehouse.gov/sites/default/files/omb/circulars/a123/a123\\_appendix\\_b.pdf](http://www.whitehouse.gov/sites/default/files/omb/circulars/a123/a123_appendix_b.pdf) requires agencies to establish a charge card management plan to monitor for delinquency and misuse. OMB A123 defines delinquency as "a charge card account balance that is unpaid for more than 61 days past the statement date". The following are excerpts from OMB Circular A123:

## REQUIREMENT TO MONITOR DELINQUENCY:

Where individual cardholders are responsible for making payments to the charge card vendor, charge card managers are required to: Closely monitor delinquency reports from charge card vendors; Contact the delinquent cardholder promptly to ensure payment is made or to obtain a remediation plan; Formally notify the cardholder that delinquency in payment may result in disciplinary action; Incorporate all controls, practices and procedures related to individually billed account delinquencies into the agency's charge card management plan, consistent with Section 2.3 of this Guidance; and Implement split disbursement and salary offset procedures for travel charge card programs consistent with the sections below.

## REQUIREMENT TO TAKE ACTION ON DELINQUENT ACCOUNTS:

4.5 What administrative and/or disciplinary actions may be imposed on delinquent travel cardholders?

Payment delinquency associated with a Government travel charge card is prohibited. The agency may impose, but is not limited to, the following administrative and/or disciplinary actions on delinquent travel cardholders: Suspend employee accounts once they reach 61 days past the statement date; Instruct that the charge card vendor cancel cards, withhold account reinstatement, initiate collection efforts, notify credit bureaus, and assess late fees; and Impose disciplinary action deemed appropriate by the agency.

## REQUIREMENT TO REPORT DELINQUENT ACCOUNTS:

Agency CFOs are required to report the following to OMB: Travel charge card Delinquency Rates, Individually Billed Accounts (IBA) – The balance outstanding over 60 days from the statement date for IBAs divided by the average net charge volume (NCV) for IBAs for the period 2 months to 5 months prior to the period being reported.

# Travel Card Monitor (TCM) Roles and Responsibilities

- Review PaymentNet reports for misuse and delinquency on travel card accounts on the 5<sup>th</sup> of each month, but no later than the 10<sup>th</sup> of each month.
- Notifies cardholder and cardholder's supervisor of any account 31 days past due.
- Notifies AOPC when cardholders are in the incorrect hierarchy.
- Sends OMB quarterly report to NOAA AOPC on delinquency and misuse (15<sup>TH</sup> of January, April, July & October).

# Running Monthly Reports

- Monthly Reports Available to Monitors (*use TCM Guide for help logging on and running reports. Run on or after the 5<sup>th</sup> of each month but no later than the 10th*).
  - Cardholder Listing By Hierarchy – to ensure correct hierarchy
  - 45 Day – to show delinquency
  - Delinquencies with Current Balance – to show delinquency
  - Declines – to find possible misuse
  - Cash Advance Detail by Hierarchy – to find possible misuse
  - Unusual Activity Analysis – to find possible misuse
  - Transaction Detail – to find possible misuse

# What are “authorized” expenses?

- Only cardholders in an official temporary duty (TDY) status are authorized to use the travel card for authorized official travel expenses.
- Typical official expenses include but are not limited to:
  - Lodging
  - Transportation expenses such as rental car, gas, mass transit systems, and in limited circumstances, airfare
  - Meals
  - Approved miscellaneous expenses
- Card is NOT to be used for local travel.



# What expenses are considered suspicious or personal in nature

The following expenses are considered suspicious:

- Expenses charged outside of the official travel dates should be questioned. An exception would be official charges incurred in order to secure a room in advance of travel.
- Expenses in and around the duty station.
- Cash advances outside of the official travel dates should be questioned. An exception would be a cardholder pulling out cash the day before travel at their duty station.
- Any charges that are suspicious or purely personal in nature. Some examples of personal expenses include veterinary services, medical services, clothing, perfume, vehicle maintenance services, etc.

# What reports do I run to detect misuse?

- Declines - to see what transactions have been declined and why
- Cash Advance Detail by Hierarchy – to see who is withdrawing cash and if it was related to official TDY travel
- Unusual Activity Analysis – to detect unusual activity
- Transaction Detail – to see all transactions for all cardholders under your hierarchy

# How to report misuse

- When misuse is detected, contact your servicing AOPC immediately, so that the proper steps can be taken to notify the appropriate officials.
- Please do not contact anyone else but the AOPC.
- See page 3 for a listing of servicing AOPC's.

# When must a cardholder pay their travel card bill?

- Payment for all undisputed charges must be made **in full** by the statement billing due date, which is 25 to 30 days after the closing date on the billing statement of account. The due date is printed on the bill.
- Verbiage from GSA Training “The full amount of undisputed transactions is due to the bank on the billing due date indicated whether or not you have been reimbursed by your agency. There is no minimum payment that can be made to keep the account from becoming delinquent. In addition, if payment is not received in a timely manner, you may lose your charging privileges, which may adversely affect your ability to perform your job responsibilities”.

# When is a travel card considered delinquent?

- Under the GSA SmartPay® 2 contract, an account is considered past due if payment for the undisputed principal amount has not been received 45 calendar days from the closing date on the statement of account in which the charge appears.
- Account becomes suspended at 61 days. This is why it is best to notify cardholders of delinquency between 31 & 45 days so they have time to pay delinquent bill. Once the card is suspended, an email comes from AOPC to cardholder, supervisor, CFO and card monitor notifying cardholder their account is suspended and that HR may take disciplinary action.

# What reports do I run to detect delinquency?

## “Delinquency with Current Balance” Report:

- This report will show delinquent accounts that are 30 days past due, 60 days past due, 90 days past due etc. The column titled “# Days Past Due” is the exact amount of days the account is past due.
- The TCM is responsible for notifying the cardholder and the cardholder’s supervisor of a delinquency when the cardholder’s account is more than 30 days past due by sending email notification with a “cc” to the supervisor.
- TCMs will monitor the column entitled “1-30 Days Past Due/31 -60 Days Past Statement Date” on the Delinquency with Current Balance” report.
- The AOPC is responsible for delinquency notifications for accounts that are 61 days or more delinquent “31-60 Days Past Due” column.

# What reports do I run to detect delinquency? (con't)

“45 Day” Report as optional:

- The 45-Day report can be used to monitor delinquencies that are between 31 and 60 days past due.
- The TCM will notify cardholders who are on the 45-day report that they are delinquent and should pay their bill.
- Same as the delinquency report, The TCM is responsible for notifying the cardholder and the cardholder's supervisor of a delinquency when the cardholder's account is more than 30 days past due by sending email notification.
- The “30 Day” & “60 Day” columns show the amounts past due and the “Days Past Due” column shows the days past 30 or 60 days. For example: Cardholder A has \$341.20 in the “30 Days” past due column and the “Days Past Due” says 4. That's means Cardholder A is 34 days past due.

# What is the notification process for delinquent accounts?

- Notify cardholder and cardholder's supervisor, via email notification, of any account 31 days past due to ensure the account does not reach suspension (61 days).
- Ensure that actions are taken to resolve the delinquency and to ensure no future delinquencies occur.



# Delinquency Timeline

- **JPMC Time Line for Receiving Delinquent Notices**

Travelers are required to submit their travel voucher(s) within 5 days of completing their trip. Failure to voucher in a timely fashion could result in delinquency. See below for a time line of notices sent by JPMC when an account becomes 61 days or more delinquent. Note that payment, in full, is due and payable to JPMC upon receipt of the JPMC statement, but must be received by JPMC no later than 30 calendar days from the “statement billing date”.

1. Traveler Uses Travel Card for Official Government Travel

**10/15/10 (Current)**

2. JPMC generates a bill on the 3rd of each month, thus becomes the “**1st billing statement date**”.

**1st bill**

**11/3/10 (statement date)**

3. Payment, **in full, is due and payable to JPMC upon** receipt of the statement, but must be received by JPMC no later than 30 calendar days from the “statement billing date”.

**12/3/10 (statement due date)**

This is considered the first cycle payment due date.

Cardholders can pay their bill free of charge on-line by accessing their on-line account/statement through PaymentNet at any time from the following website: <https://gov1.paymentnet.com/Login.aspx>

# Delinquency Timeline (Con't)

4. JPMC sends a **second billing statement 2nd bill**

**2<sup>nd</sup> Bill**

**12/3/10 (31 days past due from original statement date)**

5. JPMC sends cardholder a **first past due notice** on day 15 (45 days from end of previous cycle) advising account is in pre-suspension.

**12/18/10 (45 days past due from original statement date)**

6. **JPMC generates a 3rd billing statement.** Collection calls continue. JPMC's **second past due notice advising** account is 61 days past due and that the account is now suspended and in a pre-cancel status. Payment is due by the billing date to avoid cancellation.

**3rd bill**

**1/3/11 (61 days past due from original statement date)**

7. **JPMC generates a 4th billing statement.** Collection calls continue. JPMC's **third past due notice advising** account is 96 days past due and that the account is now canceled. Payment must be received within 20 days to avoid negative credit Bureau reporting, referred to collection agency or attorney or possible wage garnishment. Delinquency fee of \$25 will be assessed.

**2/3/11 (91 days past due from original statement date)**

# Delinquency Timeline (Con't)

8. **JPMC generates a 5th billing statement.** Collection calls continue. Delinquency fee assessed. Offset process initiated.

3/3/11 (121 days past due from original statement date)

9. **JPMC generates a 6th billing statement.** Collection calls continue. Delinquency fee assessed.

4/3/11 (151 days past due from original statement date)

10. **JPMC generates a 7th billing statement.** Collection calls continue. Account charges off and is either referred to an outside collection agency or attorney or to the agency for offset.  
Delinquency fee assessed

5/3/11 (181 days past due from original statement date)

# DAO ON DISCIPLINARY ACTIONS

Three Types of Possible Disciplinary Actions for Travel Card Misconduct :

- **Failure/refusal to use card while traveling**

Offense: Failure or excessive delay in carrying out orders of assignments.

Penalty: First - Reprimand to 10-day suspension; Second - 5-day suspension to removal; Third - 30-day suspension to removal

- **Delinquency in paying outstanding balances - 60 days or more**

Offense: Failure to pay a just financial obligation in a proper and timely manner

Penalty: First - Reprimand to removal; Second - 5-day suspension to removal; Third - 30-day suspension to removal

- **Misuse of Credit Card**

Offense: Use of or allowing use of Government funds, property, personnel, or other resources for unauthorized purposes:

Penalty: First - 5-day suspension to removal; Second - 30-day suspension to removal; Third - Removal

# Personally Identifiable Information (PII)

- As TCM's, we must ensure full compliance with DOC's policy when handling personally identifiable information (PII).
- Please visit DOC's OCIO website on PII and review a listing of the types of data considered PII.  
[http://ocio.os.doc.gov/ITPolicyandPrograms/IT\\_Privacy/PRODo1\\_008240](http://ocio.os.doc.gov/ITPolicyandPrograms/IT_Privacy/PRODo1_008240)
- If PII must be transmitted, please encrypt the document or email. Otherwise, do not include PII in any documentation, especially email.

# Questions?

**Please Contact Your Line/Staff Office AOPC:**

**All Offices other than NMFS and NWS contact**

Jessica Hammond 301-444-2109

[jessica.hammond@noaa.gov](mailto:jessica.hammond@noaa.gov)

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**NWS Offices contact**

Yvette Garnett-Singleton 301-713-0420 ext.123

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# Helpful Links

## **NOAA's Travel Website**

[http://www.corporateservices.noaa.gov/~finance/Travel\\_Home.html](http://www.corporateservices.noaa.gov/~finance/Travel_Home.html)

## **NOAA's Travel Card Website (JPMC)**

<http://www.corporateservices.noaa.gov/~finance/JPMC.html>

## **How to Run Reports and Log Into PaymentNet**

<http://www.corporateservices.noaa.gov/~finance/docs/JPMC.TRAVEL%2oCARD%2oMONITORING%2oGUIDE.pdf>

## **PaymentNet**

<https://gov1.paymentnet.com/Login.aspx>

## **PaymentNet Access Instructions**

<http://www.corporateservices.noaa.gov/~finance/docs/JPMC.travelcardmonitorplacemat.doc>

## **Travel Regulations**

<http://www.corporateservices.noaa.gov/~finance/TR.html>

## **Travel Charge Card Training**

<https://training.smartpay.gsa.gov/training/travel-card-cardholders>